

United States Bankruptcy Court  
Middle District of FloridaIn re:  
Mark Lance Friedlander  
DebtorCase No. 14-02804-PMG  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 113A-3

User: kbrickner  
Form ID: B9APage 1 of 3  
Total Noticed: 68

Date Rcvd: Jun 10, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2014.

db +Mark Lance Friedlander, 2101 Zach Trace Court, St. Johns, FL 32259-4567  
 tr Aaron R. Cohen, P.O. Box 4218, Jacksonville, FL 32201-4218  
 24650282 +AR Resources, Inc., Bankruptcy/Legal Dept., 1777 Sentry Pkwy. W., Blue Bell, PA 19422-2206  
 24650283 ARM, Bankruptcy/Legal Department, P. O. Box 129, Thorofare, NJ 08086-0129  
 24650280 +Amsher Collection Serv., Bankruptcy/Legal Department, 600 Beacon Pkwy W, Ste 300, Birmingham, AL 35209-3114  
 24650288 +Baptist Medical Center, Bankruptcy/Legal Department, P. O Box 3495, Toledo, OH 43607-0495  
 24650289 #+Bureau of Collection Recov, PO Box 9001, Minnetonka, MN 55345-9001  
 24650293 +CBE Group, Bankruptcy/Legal Department, 1309 Technology Parkway, Cedar Falls, IA 50613-6976  
 24650294 Citibank /The Home depot, PO Box 689100, Des Moines, IA 50368  
 24650295 City Police Credit Union, Bankruptcy/Legal Department, 4675 Sunbeam Road, Jacksonville, FL 32257-6109  
 24650297 Deutsche Bank, c/o Florid Default Law Grp., P.O. Box 25018, Tampa, FL 33622-5018  
 24650299 Emergency Resources Group, Legal Dept., P.O. Box 11349, Daytona Beach, FL 32120-1349  
 24650303 +First National Collection, Bankruptcy/Legal Department, 610 Waltham Way, Sparks, NV 89434-6695  
 24650304 +Focus Receivables Mgmt., Bankruptcy Dept., 1130 Northchase Parkway, Suite 150, Marietta, GA 30067-6429  
 24650308 +HBC Services, 1415 Highway 85N, Fayetteville, GA 30214-7738  
 24650311 +Jacksonville Pathology, Bankruptcy/Legal Department, 8085 Rivers Avenue, Suite 100, Charleston, SC 29406-9239  
 24650312 +Julington Creek Plantation, c/o Barry Ansbacher, Esq., 8818 Goodbys Executive Drive, Suite 100, Jacksonville, FL 32217-4696  
 24650313 +Julington Creek Plantation, c/o MAY Management Services, 5455 A1A South, Saint Augustine, FL 32080-7111  
 24650317 MBB Radiology, PO Box 95504, Oaks, PA 19456  
 24650318 +MG Credit, Legal/Bankruptcy Dept., 5115 San Juan Avenue, Jacksonville, FL 32210-3137  
 24650319 +MG Credit Corp, Bankruptcy/Legal Department, P. O. Box 61899, Jacksonville, FL 32236-1899  
 24650320 +Mid-America Apt. Comm., 11001 Old St Augustine Rd, Jacksonville, FL 32257-1079  
 24650328 +Progressive Insurance, c/o Gary Kornfield, Esquire, 4601 Sheridan Street, Suite 222, Hollywood, FL 33021-3432  
 24650329 +Select Portfolio Svcin, Bankruptcy/Legal Department, Po Box 65250, Salt Lake City, UT 84165-0250  
 24650330 +Shapiro, Fishman & Gache, 4630 Woodland Corporate Blvd, Suite 100, Tampa, FL 33614-2429  
 24650274 St. Johns County Tax Collector, Dennis W. Hollingswo, Post Office Box 9001, Saint Augustine FL 32085-9001  
 24650333 +SunTrust, PO Box 26150, Richmond, VA 23260-6150  
 24650334 +Syncb/Home Design, Po Box 981439, El Paso, TX 79998-1439  
 24650335 +Syncb/Tire Kingdom, Bankruptcy/Legal Department, P. O. Box 965036, Orlando, FL 32896-5036  
 24650338 +Thd/CBNDA, Bankruptcy/Legal Dept., P.O. Box 6497, Sioux Falls, SD 57117-6497  
 24650342 ++VYSTAR CREDIT UNION, PO BOX 45085, JACKSONVILLE FL 32232-5085  
 (address filed with court: Vystar Credit Union, Bankruptcy/Legal Dept., 4441 Wesconnett Blvd, Jacksonville, FL 32210)  
 24650340 Vince Enterprises Ltd, 1291 Southside Lane, Los Angeles, CA 90044  
 24650345 +Wells Fargo N.A., 11025 Old St Augustine Road, Jacksonville, FL 32257-1087

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mousa@mousalaw.com Jun 10 2014 22:46:11 E. R. Mousa,  
 Law Offices of E.R. Mousa, PA, 6550 St. Augustine Rd Suite 202, Jacksonville, FL 32217  
 ust +E-mail/Text: ustp.region21or.ecf@usdoj.gov Jun 10 2014 22:47:43  
 United States Trustee - JAX 13/7, Office of the United States Trustee,  
 George C Young Federal Building, 400 West Washington Street, Suite 1100,  
 Orlando, FL 32801-2210  
 24650277 EDI: AFNIRECOVERY.COM Jun 10 2014 22:33:00 AFNI Inc., Bankruptcy/Legal Dept.,  
 P.O. Box 3427, Bloomington, IL 61702-3427  
 24650279 E-mail/Text: ebn@americancollect.com Jun 10 2014 22:48:28 Americancollect, PO Box 1566,  
 Manitowoc, WI 54221  
 24650287 EDI: ATTWIREFBK.COM Jun 10 2014 22:34:00 AT&T, Bankruptcy Dept., P.O. Box 105503,  
 Atlanta, GA 30348-5503  
 24650278 +EDI: ALLIANCEONE.COM Jun 10 2014 22:34:00 Alliance One, 4850 Street Rd,  
 Trevose, PA 19053-6643  
 24650281 +EDI: APPLIEDBANK.COM Jun 10 2014 22:34:00 Applied Bank, Bankruptcy/Legal Department,  
 50 Applied Card Way, Glen Mills, PA 19342-1050  
 24650284 +EDI: ACCE.COM Jun 10 2014 22:33:00 Asset Acceptance LLC, Legal/Bankruptcy Dept.,  
 P.O. Box 2036, Warren, MI 48090-2036  
 24650285 +EDI: ARSN.COM Jun 10 2014 22:33:00 Associated Recovery Systems, PO Box 469046,  
 Escondido, CA 92046-9046  
 24650290 +EDI: CAPITALONE.COM Jun 10 2014 22:33:00 Cap One, Bankruptcy/Legal Department,  
 PO Box 30253, Salt Lake City, UT 84130-0253  
 24650292 +E-mail/Text: coafinternalbkteam@capitaloneauto.com Jun 10 2014 22:49:58  
 Capital One Auto Finance, Bankruptcy/Legal Dept., 3901 Dallas Pkwy., Plano, TX 75093-7864  
 24650291 +E-mail/Text: coafinternalbkteam@capitaloneauto.com Jun 10 2014 22:49:58  
 Capital One Auto Finance, Bankruptcy/Legal Department, 7933 Preston Rd,  
 Plano, TX 75024-2302

District/off: 113A-3 User: kbrickner Page 2 of 3 Date Rcvd: Jun 10, 2014  
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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

24650296 +EDI: CCS.COM Jun 10 2014 22:33:00 Credit Collection, Bankruptcy/Legal Department,  
P. O. Box 9134, Needham, MA 02494-9134  
24650298 EDI: DIRECTV.COM Jun 10 2014 22:34:00 Direct TV, PO Box 538605, Atlanta, GA 30353  
24650300 +E-mail/Text: bknotice@erccollections.com Jun 10 2014 22:48:24 Enhanced Recovery,  
Bankruptcy/Legal Department, 8014 Bayberry Road, Jacksonville, FL 32256-7412  
24650302 +EDI: CONVERGENT.COM Jun 10 2014 22:33:00 Er Solutions, Bankruptcy/Legal Department,  
800 Sw 39th St, Renton, WA 98057-4975  
24650275 EDI: FLDEPREV.COM Jun 10 2014 22:34:00 Florida Dept. of Revenue, Bankruptcy Unit,  
P.O. Box 6668, Tallahassee, FL 32314-6668  
24650306 +EDI: RMSC.COM Jun 10 2014 22:34:00 GE Money Bank/Oreck, PO Box 960061,  
Orlando, FL 32896-0061  
24650307 +EDI: RMSC.COM Jun 10 2014 22:34:00 GE Money Bank/Tire Kingdom, PO Box 960061,  
Orlando, FL 32896-0061  
24650309 +EDI: ICSYSTEM.COM Jun 10 2014 22:34:00 I.C. Systems, 444 Highway 96 East,  
St Paul, MN 55127-2557  
24650310 +EDI: IRS.COM Jun 10 2014 22:34:00 IRS, PO Box 621501, Atlanta, GA 30362-3001  
24650316 +EDI: LTDFINANCIAL.COM Jun 10 2014 22:34:00 LTD Financial Services, 7322 Southwest Freeway,  
Suite 1600, Houston, TX 77074-2134  
24650314 +EDI: LEADINGEDGE.COM Jun 10 2014 22:34:00 Leading Edge Recovery Solu,  
Bankruptcy/Legal Dept., 5440 N. Cumberland Avenue, Suite 300, Chicago, IL 60656-1486  
24650315 +EDI: LTDFINANCIAL.COM Jun 10 2014 22:34:00 Ltd Financial Services, Bankruptcy/Legal Dept.,  
7322 Southwest Fwy., Suite 1600, Houston, TX 77074-2134  
24650321 +EDI: MID8.COM Jun 10 2014 22:33:00 Midland Credit Mgmt., Bankruptcy/Legal Dept.,  
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
24650326 +E-mail/Text: bankruptcydepartment@ncogroup.com Jun 10 2014 22:48:58 NCO Financial Systems,  
Bankruptcy/Legal Department, 507 Prudential Rd., Horsham, PA 19044-2308  
24650324 +E-mail/Text: bankruptcydepartment@ncogroup.com Jun 10 2014 22:48:58 Nco Fin/09,  
Bankruptcy/Legal Department, 507 Prudential Rd, Horsham, PA 19044-2308  
24650325 +E-mail/Text: bankruptcydepartment@ncogroup.com Jun 10 2014 22:48:59 Nco Fin/99,  
Bankruptcy/Legal Department, Po Box 15630, Wilmington, DE 19850-5630  
24650327 +EDI: PHINPLAZA.COM Jun 10 2014 22:33:00 Plaza Associates, JAF Station, PO Box 2769,  
New York, NY 10116-2769  
24650331 +E-mail/Text: bankoadvise@gmail.com Jun 10 2014 22:48:16 Sheps & Associates PLLC,  
119 Rockland Center, Nanuet, NY 10954-2956  
24650332 +E-mail/Text: bankruptcy@sw-credit.com Jun 10 2014 22:48:22 Southwest Credit,  
4120 International Pkwy, Suite 1100, Carrollton, TX 75007-1958  
24650336 +EDI: AISTMBL.COM Jun 10 2014 22:34:00 T-Mobile, Bankruptcy Dept., P.O. Box 53410,  
Bellevue, WA 98015-3410  
24650339 +EDI: URSI.COM Jun 10 2014 22:34:00 United Recovery Systems, 5800 North Course Drive,  
Houston, TX 77072-1613  
24650276 +E-mail/Text: ustp.region21.or.ecf@usdoj.gov Jun 10 2014 22:47:43 United States Trustee,  
135 W Central Blvd, Suite 620, Orlando, FL 32801-2476  
24650341 E-mail/Text: collectionsoperationsgroup@vystarcu.org Jun 10 2014 22:49:42 Vystar Credit Union,  
Bankruptcy/Legal Dept., P.O. Box 45085, Jacksonville, FL 32232  
TOTAL: 35

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

24650286\* +Associated Recovery Systems, PO Box 469046, Escondido, CA 92046-9046  
24650301\* +Enhanced Recovery Co, Bankruptcy/Legal Department, 8014 Bayberry Rd,  
Jacksonville, FL 32256-7412  
24650305\* +Focus Receivables Mgmt., Bankruptcy Dept., 1130 Northchase Parkway, Suite 150,  
Marietta, GA 30067-6429  
24650322\* +Midland Credit Mgmt., Bankruptcy/Legal Dept., 8875 Aero Drive, Suite 200,  
San Diego, CA 92123-2255  
24650323\* +Midland Credit Mgmt., Bankruptcy/Legal Dept., 8875 Aero Drive, Suite 200,  
San Diego, CA 92123-2255  
24650337\* +T-Mobile, Bankruptcy Dept., P.O. Box 53410, Bellevue, WA 98015-3410  
24650343\* ++VYSTAR CREDIT UNION, PO BOX 45085, JACKSONVILLE FL 32232-5085  
(address filed with court: Vystar Credit Union, Bankruptcy/Legal Dept., 4441 Wesconnett Blvd,  
Jacksonville, FL 32210)  
24650344\* ++VYSTAR CREDIT UNION, PO BOX 45085, JACKSONVILLE FL 32232-5085  
(address filed with court: Vystar Credit Union, Bankruptcy/Legal Dept., 4441 Wesconnett Blvd,  
Jacksonville, FL 32210)  
TOTALS: 0, \* 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 12, 2014

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2014 at the address(es) listed below:

Aaron R. Cohen acohen60@bellsouth.net, ahc@trustesolutions.com,vnh59@aol.com,  
ahc@trustesolutions.net

E. R. Mousa on behalf of Debtor Mark Lance Friedlander mousa@mousalaw.com, cravey@mousalaw.com  
United States Trustee - JAX 13/7 USTP.Region21.OR.ECF@usdoj.gov

TOTAL: 3

**UNITED STATES BANKRUPTCY COURT**  
Middle District of Florida

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on June 9, 2014 . You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors – Do not file this notice with any proof of claim you submit to the court.  
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Mark Lance Friedlander  
2101 Zach Trace Court  
St. Johns, FL 32259

|                                   |  |
|-----------------------------------|--|
| Case Number:<br>3:14-bk-02804-PMG | Social Security/Taxpayer ID/Employer ID/Other Nos.:<br>xxx-xx-9342 |
|-----------------------------------|--|

|   |  |
|---|--|
| Attorney for Debtor(s) (name and address):<br>E. R. Mousa<br>Law Offices of E.R. Mousa, PA<br>6550 St. Augustine Rd Suite 202<br>Jacksonville, FL 32217<br>Telephone number: 904-296-7704 | Bankruptcy Trustee (name and address):<br>Aaron R. Cohen<br>P.O. Box 4218<br>Jacksonville, FL 32201-4218<br>Telephone number: 904-389-7277 |
|---|--|

**Meeting of Creditors**

Debtor(s) must present Photo ID and acceptable proof of Social Security Number at § 341 meeting.  
You are reminded that Local Rule 5073-1 restricts the entry of personal electronic devices into the Courthouse.

Date: **July 17, 2014**

Time: **01:00 PM**

Location: **FIRST FLOOR, 300 North Hogan St. Suite 1-200, Jacksonville, FL 32202**

**Presumption of Abuse under 11 U.S.C. § 707(b)**  
*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Challenge Dischargeability of Certain Debts:**  
**September 15, 2014**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

|  |  |
|--|--|
| <b>Address of the Bankruptcy Clerk's Office:</b><br>300 North Hogan Street Suite 3-350<br>Jacksonville, FL 32202<br>Telephone number: 904-301-6490 | <b>For the Court:</b><br>Clerk of the Bankruptcy Court:<br>Lee Ann Bennett |
|--|--|

Hours Open: Monday – Friday 8:30 AM – 4:00 PM      Date: June 10, 2014

Notice is further given that effective on the date of the Petition, the United States Trustee appointed the above named individual as interim trustee pursuant to 11 USC § 701.

**EXPLANATIONS**

FORM B9A (12/12)

|  |  |
|--|--|
| Filing of Chapter 7 Bankruptcy Case                                  | A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.   |
| <b>Legal Advice</b>  | The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.   |
| Creditors Generally May Not Take Certain Actions                     | Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.  |
| Presumption of Abuse   | If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.  |
| Meeting of Creditors   | A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.  |
| Do Not File a Proof of Claim at This Time                            | There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>   |
| <b>Discharge of Debts</b>  | The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint – or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) – in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Challenge Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline. |
| Exempt Property  | The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.   |
| Bankruptcy Clerk's Office  | Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.  |
| Creditor with a Foreign Address                                      | Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.  |
| <b>-- Refer to Other Side for Important Deadlines and Notices --</b> |  |
| Voice Case Info. System (McVCIS)                                     | McVCIS provides basic case information concerning deadlines such as case opening and closing date, discharge date and whether a case has assets or not. McVCIS is accessible 24 hours a day except when routine maintenance is performed. To access McVCIS toll free call 1-866-222-8029.  |